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Entered on Docket  
March 12, 2010  
Electronically Filed

*Bruce A. Markell*

Hon. Bruce A. Markell  
United States Bankruptcy Judge

WILDE & ASSOCIATES  
Gregory L. Wilde, Esq.  
Nevada Bar No. 004417  
212 South Jones Boulevard  
Las Vegas, Nevada 89107  
Telephone: 702 258-8200  
Fax: 702 258-8787  
America's Servicing Company  
09-76270 / xxxxxx0601

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

In Re:

Pedro L. Ramirez and Wendy Jo Ramirez

Debtors.

BK-S-06-12770-bam

MS Motion No.  
Date:  
Time:

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing  
in the above-entitled Court, all appearances as noted on court record, and based upon all the  
papers and pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtors will cure the  
 2 post-petition arrearages currently due as follows:

3 4 Monthly Payments(s) at \$2,226.06	\$8,904.24
(October 1, 2009 - January 1, 2010)	
4 Motion for Relief Filing Fee	\$150.00
5 Attorneys Fees	\$750.00
6 Accrued Late Fees	\$2,688.12
Less Suspense	-( \$ 779.79)
Total	\$11,712.57

7  
 8 The total arrearage shall be paid in six monthly installments. Payments one  
 9 through five (1-5) in the amount of \$1,952.10 shall be in addition to the regular monthly payment  
 10 and shall be due on or before the 20th day of the month commencing with the February 20, 2010  
 11 payment and continuing throughout and concluding on or before June 20, 2010. The sixth final  
 12 payment in the amount of \$1,952.07 shall be paid on or before July 20, 2010.

13 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor  
 14 shall give Debtors at least five business days' notice of the time, place and date of sale.

15 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtors shall resume  
 16 and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan,  
 17 beginning with the February 1, 2010, payment, on Secured Creditor's Trust obligation,  
 18 encumbering the subject Property, generally described as 317 Green Leaf Glen Street, Henderson,  
 19 NV 89104, and legally described as follows:

20 Lot twenty four (24) in Block seven (7) of Highland Glen as shown by map thereof on file  
 21 in Book 73 of Plats page 8 in the office of the county recorder of Clark county Nevada.

22 parcel ii

23 An Easement for ingress and egress over and across those certain common elements as described  
 24 in the declaration of covenants conditions and restriction recorded may 26, 1996 in book 960528 as  
 25 document NO. 01509 of official records.

26 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make  
 27 any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured  
 28 Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file  
 and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of  
 Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an  
 attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth

1 (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this  
2 Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may  
3 thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable  
4 State Law, and take any action necessary to obtain complete possession thereof.

5

6 Submitted by:

7 WILDE & ASSOCIATES

8

9 By /S/GREGORY L. WILDE

10 GREGORY L. WILDE, ESQ.  
11 Attorneys for Secured Creditor  
12 212 South Jones Boulevard  
13 Las Vegas, Nevada 89107

14 APPROVED AS TO FORM & CONTENT:

15 Kathleen A Leavitt

16 Kathleen A Leavitt  
17 Chapter 13 Trustee  
18 201 Las Vegas Blvd., So. #200  
19 Las Vegas, NV 89101

Narrah F. Newark

By Narrah F. Newark  
20 Narrah F. Newark  
21 Attorney for Debtors  
22 201 LAS VEGAS BLVD., S., #350  
23 Las Vegas, NV 89101  
24

25 Nevada Bar No. 2763